

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF VIRGINIA  
HARRISONBURG DIVISION**

In re:

CINDY DEE SHEFFIELD

Debtor(s)

Case No. 10-51139

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Herbert L. Beskin, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/13/2010.
- 2) The plan was confirmed on 09/13/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/31/2014.
- 6) Number of months from filing to last payment: 52.
- 7) Number of months case was pending: 58.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$390.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$15,043.23  
Less amount refunded to debtor \$353.23

**NET RECEIPTS: \$14,690.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$2,750.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$897.52  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$3,647.52**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ANESTHESIA ASSOCIATES OF AUGUSTA	Unsecured	1,430.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE, LLC	Unsecured	NA	1,394.15	1,394.15	167.83	0.00
AUGUSTA EMERGENCY PHYSICIANS	Unsecured	4,027.00	NA	NA	0.00	0.00
AUGUSTA MEDICAL CENTER	Unsecured	2,088.00	33,032.78	33,032.78	3,976.34	0.00
AUGUSTA MEDICAL CENTER	Unsecured	4,604.00	NA	NA	0.00	0.00
BB&T	Unsecured	NA	237.65	237.65	28.61	0.00
BLUE RIDGE CARDIOLOGY	Unsecured	420.00	NA	NA	0.00	0.00
BLUE RIDGE DERMATOLOGY, P.C.	Unsecured	65.00	NA	NA	0.00	0.00
BLUE RIDGE PEDIATRICS	Unsecured	292.00	NA	NA	0.00	0.00
BLUE RIDGE RADIOLOGIST	Unsecured	2,441.00	NA	NA	0.00	0.00
CAVALRY PORTFOLIO SERVICES LLC	Unsecured	NA	4,226.68	4,226.68	508.81	0.00
CERTIFIED RECOVERY SYSTEM	Unsecured	560.00	NA	NA	0.00	0.00
CERTIFIED RECOVERY SYSTEM	Unsecured	470.00	NA	NA	0.00	0.00
CITIFINANCIAL AUTO CORPORATION	Secured	5,047.92	6,245.63	5,047.92	5,047.92	0.00
CITIFINANCIAL AUTO CORPORATION	Secured	288.00	0.00	288.00	288.00	0.00
CITIFINANCIAL AUTO CORPORATION	Unsecured	1,213.00	1,445.63	1,445.63	174.03	0.00
COLUMBIA HOUSE DVD CLUB	Unsecured	69.00	NA	NA	0.00	0.00
COMMONWEALTH OF VIRGINIA	Unsecured	NA	4.78	4.78	0.57	0.00
COMMONWEALTH OF VIRGINIA	Priority	80.00	80.52	80.52	80.52	0.00
CONSUMER AUTO	Unsecured	680.00	NA	NA	0.00	0.00
CREDITORS COLLECTION SERVICE	Unsecured	1,650.00	NA	NA	0.00	0.00
FEDERAL CREDIT CORPORATION	Unsecured	738.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	1.00	NA	NA	0.00	0.00
J. L. WALSTON & ASSOCIATES	Unsecured	29,538.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	226.00	NA	NA	0.00	0.00
MCI	Unsecured	NA	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	NA	1,051.07	1,051.07	126.53	0.00
MIDLAND CREDIT MANAGEMENT, II	Unsecured	NA	3,382.48	3,382.48	407.18	0.00
MIDLAND FUNDING LLC	Unsecured	403.00	425.44	425.44	51.22	0.00
NCO FINANCIAL	Unsecured	279.00	NA	NA	0.00	0.00
NTELOS PCS	Unsecured	NA	562.05	562.05	67.65	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
QUANTUM3 GROUP LLC AS AGENT I	Unsecured	NA	424.29	424.29	51.07	0.00
RESURGENT CAPITAL SERVICES	Unsecured	112.00	284.01	284.01	34.19	0.00
RESURGENT CAPITAL SERVICES	Unsecured	91.00	265.90	265.90	32.01	0.00
SCHEWELS FURNITURE	Unsecured	354.00	NA	NA	0.00	0.00
SCHEWELS FURNITURE	Secured	100.00	NA	NA	0.00	0.00
SHENANDOAH EMERGENCY MED SI	Unsecured	2,006.00	NA	NA	0.00	0.00
STAUNTON EYE CLINIC	Unsecured	150.00	NA	NA	0.00	0.00
VALLEY CREDIT SERVICE	Unsecured	NA	NA	NA	0.00	0.00
VERIZON WIRELESS	Unsecured	350.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$5,335.92	\$5,335.92	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$5,335.92</b>	<b>\$5,335.92</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$80.52	\$80.52	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$80.52</b>	<b>\$80.52</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$46,736.91</b>	<b>\$5,626.04</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,647.52</u>	
Disbursements to Creditors	<u>\$11,042.48</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$14,690.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/20/2015

By: /s/ Herbert L. Beskin

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.